

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **James M. Kaufman**
Redaina K. Kaufman

Case No. **11-42702-DML-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$38,000.00		
B - Personal Property	Yes	4	\$30,059.08		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$70,398.47	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$6,373.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	17		\$198,388.62	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$8,004.51
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$7,784.19
TOTAL		33	\$68,059.08	\$275,160.09	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

In re **James M. Kaufman**
Redaina K. Kaufman

Case No. **11-42702-DML-13**

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$3,373.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$3,373.00

State the following:

Average Income (from Schedule I, Line 16)	\$8,004.51
Average Expenses (from Schedule J, Line 18)	\$7,784.19
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$10,221.39

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$9,919.18
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$6,373.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$198,388.62
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$208,307.80

In re **James M. Kaufman**
Redaina K. KaufmanCase No. 11-42702-DML-13
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
2401 North St San Angelo, TX 76901	Real Property	C	\$38,000.00	\$48,408.39
Total:			\$38,000.00	(Report also on Summary of Schedules)

In re **James M. Kaufman**
Redaina K. KaufmanCase No. 11-42702-DML-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Bank of America Bank of America	C C C	\$147.00 \$32.00 \$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Land Lord Tri County Fort Worth Water	C C C	\$1,795.00 \$300.00 \$50.00
4. Household goods and furnishings, including audio, video and computer equipment.	X	Furniture & Appliances	C	\$1,065.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	C	\$300.00
7. Furs and jewelry.		Jewelry	C	\$500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re **James M. Kaufman**
Redaina K. KaufmanCase No. 11-42702-DML-13
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)	C	\$3,500.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

In re **James M. Kaufman**
Redaina K. KaufmanCase No. 11-42702-DML-13
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2011 Kia Soul	C	\$21,990.08
26. Boats, motors, and accessories.	X			

In re **James M. Kaufman**
Redaina K. KaufmanCase No. 11-42702-DML-13
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X	Desk & Fax Machine	C	\$35.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog	C	\$100.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Lawn Mower & Weed Eater	C	\$120.00
		Wii	C	\$100.00
3 continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				Total > \$30,059.08

In re **James M. Kaufman**
Redaina K. KaufmanCase No. 11-42702-DML-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$146,450.*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2401 North St San Angelo, TX 76901	11 U.S.C. § 522(d)(5)	\$0.00	\$38,000.00
Bank of America	11 U.S.C. § 522(d)(5)	\$147.00	\$147.00
Bank of America	11 U.S.C. § 522(d)(5)	\$32.00	\$32.00
Bank of America	11 U.S.C. § 522(d)(5)	\$25.00	\$25.00
Land Lord	11 U.S.C. § 522(d)(5)	\$1,795.00	\$1,795.00
Tri County	11 U.S.C. § 522(d)(5)	\$300.00	\$300.00
Fort Worth Water	11 U.S.C. § 522(d)(5)	\$50.00	\$50.00
Furniture & Appliances	11 U.S.C. § 522(d)(3)	\$1,065.00	\$1,065.00
Clothing	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Jewelry	11 U.S.C. § 522(d)(4)	\$500.00	\$500.00
401(k)	11 U.S.C. § 522(d)(12)	\$3,500.00	\$3,500.00
2011 Kia Soul	11 U.S.C. § 522(d)(2)	\$0.00	\$21,990.08
Desk & Fax Machine	11 U.S.C. § 522(d)(5)	\$35.00	\$35.00
Dog	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
Lawn Mower & Weed Eater	11 U.S.C. § 522(d)(5)	\$120.00	\$120.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.	\$7,969.00	\$67,959.08	

In re **James M. Kaufman**
Redaina K. KaufmanCase No. 11-42702-DML-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Wii	11 U.S.C. § 522(d)(5)	\$100.00	\$100.00
		\$8,069.00	\$68,059.08

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL			UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #:						
America's Servicing Company P.O. Box 60768 Los Angeles, CA 90060-0768	C	DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: Real Property REMARKS: VALUE: \$38,000.00				\$47,919.18 \$9,919.18
ACCT #:						
America's Servicing Company P.O. Box 60768 Los Angeles, CA 90060-0768	C	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Real Property REMARKS: VALUE: \$489.21				\$489.21
ACCT #:						
Regional Acceptance Corp P.O. Box 580075 Charlotte, NC 28258-0075	C	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 2011 Kia Soul REMARKS: VALUE: \$21,990.08				\$21,990.08

No _____ continuation sheets attached

Subtotal (Total of this Page) >
Total (Use only on last page) >

\$70,398.47 **\$9,919.18**

\$70,398.47 \$9,919.18

(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:								
Internal Revenue Service Special Procedures Division 1100 Commerce St, Room 9A20 Stop 5024 DAL Dallas, TX 75242	C	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				\$3,373.00	\$3,373.00	\$0.00

Sheet no. 1 of 2 continuation sheets
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) >

\$3,373.00 \$3,373.00 \$0.00

Total >

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

Totals >

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances					
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:							
Law Office of Richard D. Kinkade 2121 W Airport Freeway Suite 400 Irving, TX 75062	C	DATE INCURRED: 04/28/2011 CONSIDERATION: Attorney Fees REMARKS:			\$3,000.00	\$3,000.00	\$0.00

Sheet no. 2 of 2 continuation sheets
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) >

\$3,000.00 \$3,000.00 \$0.00

Total >

\$6,373.00

(Use only on last page of the completed Schedule E.
Report also on the Summary of Schedules.)

Totals >

(Use only on last page of the completed Schedule E.
If applicable, report also on the Statistical Summary
of Certain Liabilities and Related Data.)

\$6,373.00 \$0.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: AAFES P.O. Box 650038 Dallas, TX 75265-0038	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$3,356.00
ACCT #: AAM, Inc. 330 Georgetown Sq, Ste 104 Wood Dale, IL 60191	C	DATE INCURRED: CONSIDERATION: Collecting for - The Cash Store REMARKS:			\$415.86
ACCT #: Ace Cash Express 1231 Greenway Dr Ste 600 Irving, TX 75038	C	DATE INCURRED: CONSIDERATION: Signature Loan REMARKS:			\$1,104.00
ACCT #: Aegis Receivables Management P.O. Box 165719 Irving, TX 75016-5719	C	DATE INCURRED: CONSIDERATION: Collecting for - Capital One Auto REMARKS:			\$9,968.38
ACCT #: Allstate 1601 W Randol Mill Arlington, TX 76012	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:			\$288.44
ACCT #: Aqua Finance P.O. Box 101928 Dept 612 Birmingham, AL 35210	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:			\$1,806.32
			Subtotal >	\$16,939.00	
			Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: ARM P.O. Box 129 Thorofare, NJ 08086	C	DATE INCURRED: CONSIDERATION: Collecting for - Orchard Bank REMARKS:			Notice Only
ACCT #: Asset Acceptance P.O. Box 2036 Warren, MI 48090	C	DATE INCURRED: CONSIDERATION: Collecting for - Circuit City REMARKS:			Notice Only
ACCT #: Asset Acceptance P.O. Box 2036 Warren, MI 48090	C	DATE INCURRED: CONSIDERATION: Collecting for - Express REMARKS:			Notice Only
ACCT #: Asset Acceptance P.O. Box 2036 Warren, MI 48090	C	DATE INCURRED: CONSIDERATION: Collecting for - Maryland National REMARKS:			\$3,872.69
ACCT #: Asset Acceptance P.O. Box 2036 Warren, MI 48090	C	DATE INCURRED: CONSIDERATION: Collecting for - Baleys REMARKS:			\$1,706.17
ACCT #: Asset Acceptance P.O. Box 2036 Warren, MI 48090	C	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:			\$5,386.00
Sheet no. <u>1</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$10,964.86
			Total >		
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: AT&T P.O. Box 5001 Carol Stream, IL 60197	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:			\$102.95
ACCT #: Axcess Recovery 4540 Cooper Rd #305 Cincinnati, OH 45242	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:			\$1,839.03
ACCT #: Banfield the Pet Hospital 6060 Long Prairie Rd Flower Mound, TX 75028	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:			\$182.68
ACCT #: Bank of America P.O. Box 15726 Wilmington, DE 19886	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$2,641.43
ACCT #: Bay Area Credit Services P.O. Box 468449 Atlanta, GA 31146	C	DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:			Notice Only
ACCT #: Capital One P.O. Box 60024 City of Industry, CA 91716	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$3,265.83
Sheet no. <u>2</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$8,031.92
			Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Capital One P.O. Box 60024 City of Industry, CA 91716	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$900.00
ACCT #: Cashnet USA 200 W Jackson Blvd Chicago, IL 60606	C	DATE INCURRED: CONSIDERATION: Signature Loan REMARKS:		\$1,613.20
ACCT #: CBCS P.O. Box 163250 Columbus, OH 43216	C	DATE INCURRED: CONSIDERATION: Collecting for - Kohl's REMARKS:		Notice Only
ACCT #: Circuit City P.O. Box 94011 Palatine, IL 60094-4011	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$1,697.13
ACCT #: Citgo P.O. Box 689095 Des Moines, IA 50368	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$990.07
ACCT #: CitiBank P.O. Box 209012 Brooklyn, NY 11220	C	DATE INCURRED: CONSIDERATION: Personal Loan REMARKS:		\$12,203.22
Sheet no. <u>3</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$17,403.62
		Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: CitiCards P.O. Box 6940 The Lakes, NV 88901	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$2,648.78
ACCT #: Citifinancial P.O. Box 6931 The Lakes, NV 88901	C	DATE INCURRED: CONSIDERATION: Signature Loan REMARKS:			\$7,316.43
ACCT #: Client Services Inc P.O. Box 1503 Saint Peters, MO 63376	C	DATE INCURRED: CONSIDERATION: Collecting for - Zales REMARKS:			Notice Only
ACCT #: Credit One Bank P.O. Box 60500 City of Industry, CA 91716	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$1,508.61
ACCT #: Credit One Bank P.O. Box 60500 City of Industry, CA 91716	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$1,458.28
ACCT #: Credit One Bank P.O. Box 60500 City of Industry, CA 91716	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$733.05
Sheet no. <u>4</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$13,665.15
			Total >		
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Credit Protection 279 Trowbridge Dr Fond DeLac, WI 54937	C	DATE INCURRED: CONSIDERATION: Collecting for - Charter REMARKS:		Unknown
ACCT #: Credit Protection Association P.O. Box 9037 Addison, TX 75001	C	DATE INCURRED: CONSIDERATION: Collecting for - CoServ REMARKS:		\$627.93
ACCT #: Credit Systems P.O. Box 1088 Arlington, TX 76004	C	DATE INCURRED: CONSIDERATION: Collecting for - TXU REMARKS:		\$381.79
ACCT #: Denton County Water 2650 FM 470 E Ste 125 Bartonville, TX 76226	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:		\$155.31
ACCT #: Denton County Water 2650 FM 470 E Ste 125 Bartonville, TX 76226	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:		\$188.08
ACCT #: Dish Network P.O. Box 105169 Atlanta, GA 30348	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:		\$760.65
Sheet no. <u>5</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		<u>\$2,113.76</u>
		Total >		
		(Use only on last page of the completed Schedule F.)		
		(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Diversified Adjustment P.O. Box 32145 Fridley, MN 55432	C	DATE INCURRED: CONSIDERATION: Collecting for - Sprint REMARKS:		Notice Only
ACCT #: Dr Debra Naylor 3041 Churchill Dr Ste 300 Flower Mound, TX 75022	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:		\$355.77
ACCT #: Dr. Charles Myers P.O. Box 1656 Aledo, TX 76008	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:		\$81.60
ACCT #: DSRM National Bank/Valero P.O. Box 300 Amarillo, TX 79105	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:		\$450.60
ACCT #: Dyck-O'Neal, Inc. P.O. Box 13370 Arlington, TX 76094	C	DATE INCURRED: CONSIDERATION: Foreclosure Deficiency REMARKS:		\$36,902.81
ACCT #: ERSolutions Dept 0063 Palatine, IL 60055	C	DATE INCURRED: CONSIDERATION: Collecting for - Dish Network REMARKS:		Notice Only
Sheet no. 6 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$37,790.78
			Total >	
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Express P.O. Box 659728 San Antonio, TX 78265	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$2,603.23
ACCT #: Fair Collections and Outsourcing 12304 Baltimore Ave Beltsville, MD 20705	C	DATE INCURRED: CONSIDERATION: Collecting for - Preston at Willowbend REMARKS:		\$5,011.04
ACCT #: Financial Recovery P.O. Box 385908 Minneapolis, MN 55438	C	DATE INCURRED: CONSIDERATION: Collecting for - Shell REMARKS:		Notice Only
ACCT #: First Premier Bank P.O. Box 5519 Sioux Falls, SD 57117	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$375.00
ACCT #: Ford Credit P.O. Box 650575 Dallas, TX 75265-0575	C	DATE INCURRED: CONSIDERATION: Purchase Money REMARKS:		\$22,731.00
ACCT #: Fort Worth Water Department P. O. Box 870 Fort Worth, TX 76101	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:		\$48.83
Sheet no. <u>7</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$30,769.10
		Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$2,629.13
ACCT #: GE Money Bank P.O. Box 15102 Wilmington, DE 19886	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$3,872.69
ACCT #: Home Depot P.O. Box 6028 The Lakes, NV 88901	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$2,462.48
ACCT #: Internal Revenue Service Centralized - Insolvency P.O. Box 7346 Philadelphia, PA 19101-7346	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: Kaurence A Hecker Attorney at Law 2C South Gold Dr Hamilton, NJ 08691	C	DATE INCURRED: CONSIDERATION: Attorney for - CitiFinancial REMARKS:			Notice Only
ACCT #: Kohl's P.O. Box 30510 Los Angeles, CA 90030-0510	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$1,260.11
Sheet no. <u>8</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$10,224.41
			Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Law Office of Mitchell Kay P.O. Box 9006 Smithtown, NY 11787	C	DATE INCURRED: CONSIDERATION: Collecting for - DSRM/Valero REMARKS:		Notice Only
ACCT #: LCA Collections P.O. Box 2240 Burlington, NC 27216	C	DATE INCURRED: CONSIDERATION: Collection Agency REMARKS:		\$11.01
ACCT #: LHR, Inc. 56 Main St Hamburg, NY 14075	C	DATE INCURRED: CONSIDERATION: Collecting for - Orchard Bank REMARKS:		Notice Only
ACCT #: Midland Credit Management P.O. Box 60578 Los Angeles, CA 90060	C	DATE INCURRED: CONSIDERATION: Collecting for - CitiBank REMARKS:		\$2,686.50
ACCT #: Midland Credit Management P.O. Box 60578 Los Angeles, CA 90060	C	DATE INCURRED: CONSIDERATION: Collecting for - Providian REMARKS:		\$1,024.85
ACCT #: Millenium Loan Fund 1183 South Mill St Lewisville, TX 75057	C	DATE INCURRED: CONSIDERATION: Signature Loan REMARKS:		\$541.55
Sheet no. <u>9</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$4,263.91
		Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: MRS Associates 1930 Olney Ave Cherry Hill, NJ 08003	C	DATE INCURRED: CONSIDERATION: Collecting for - Capital One Bank REMARKS:		Notice Only
ACCT #: National Asset Recovery P.O. Box 701 Chesterfield, MO 63006	C	DATE INCURRED: CONSIDERATION: Collecting for - Credit One Bank REMARKS:		Notice Only
ACCT #: NCO Financial P.O. Box 15889 Wilmington, DE 19850	C	DATE INCURRED: CONSIDERATION: Collecting for - Citibank REMARKS:		Notice Only
ACCT #: NCO Financial P.O. Box 61247 Virginia Beach, VA 23466	C	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:		Notice Only
ACCT #: Northland Group P.O. Box 390846 Edina, MN 55439	C	DATE INCURRED: CONSIDERATION: Collecting for - Citgo REMARKS:		Notice Only
ACCT #: Northland Group P.O. Box 390846 Edina, MN 55439	C	DATE INCURRED: CONSIDERATION: Collecting for - First Bank of Delaware REMARKS:		\$1,172.11
Sheet no. 10 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$1,172.11
			Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: Northstar 4285 Genesee St Cheektowaga, NY 14225	C	DATE INCURRED: CONSIDERATION: Collecting for - Bank of America REMARKS:			Notice Only
ACCT #: NSO P.O. Box 968 Brookville, WI 53008	C	DATE INCURRED: CONSIDERATION: Collecting for - AAFES REMARKS:			Notice Only
ACCT #: Obstetrics & Gynecology 500 W Main Ste 310 Lewisville, TX 75057	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:			\$266.39
ACCT #: Orchard Bank P.O. Box 60102 City of Industry, CA 91716-0102	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$631.99
ACCT #: Orchard Bank P.O. Box 60102 City of Industry, CA 91716-0102	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$515.00
ACCT #: Palo Pinto General Hospital P.O. Box 961207 Fort Worth, TX 76161	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:			\$213.97
Sheet no. 11 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$1,627.35
			Total >		
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: Palo Pinto General Hospital P.O. Box 961207 Fort Worth, TX 76161	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:			\$697.00
ACCT #: PayPal P.O. Box 960080 Orlando, FL 32896-0080	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:			\$326.52
ACCT #: Pediatric Dental World 2000 Highland Village Rd Ste C Highland Village, TX 75077	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:			\$429.28
ACCT #: Plaza Associates P.O. Box 2769 New York, NY 10116-2769	C	DATE INCURRED: CONSIDERATION: Collecting for - Premier Bank REMARKS:			Notice Only
ACCT #: Portfolio Recovery P.O. Box 12914 Norfolk, VA 23541	C	DATE INCURRED: CONSIDERATION: Collecting for - Rooms to Go REMARKS:			Notice Only
ACCT #: Praxis 7331 North Lincoln Ave #8 Lincolnwood, IL 60712	C	DATE INCURRED: CONSIDERATION: Collecting for - Toys R Us REMARKS:			Notice Only
Sheet no. <u>12</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$1,452.80
			Total >		
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Premier Bank P.O. Box 5519 Sioux Falls, SD 57117	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$486.69
ACCT #: Protocol Recovery Service, Inc. 509 Mercer Ave Panama City, FL 32401-2631	C	DATE INCURRED: CONSIDERATION: Collecting for - Sam's REMARKS:		Notice Only
ACCT #: Resurgent Capital 15 S Main St Ste 600 Greenville, SC 29601	C	DATE INCURRED: CONSIDERATION: Collecting for - Credit One Bank REMARKS:		Notice Only
ACCT #: Robert & Cheryl Brooks 3308 Preston Rd #350 Plano, TX 75093	C	DATE INCURRED: CONSIDERATION: Law Suit REMARKS:		\$2,388.00
ACCT #: Rooms to Go P.O. Box 6933 The Lakes, NV 88901	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$3,514.16
ACCT #: Sam's Club P.O. Box 530942 Atlanta, GA 30353	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$1,260.25
Sheet no. <u>13</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$7,649.10
		Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Shannon Clinic P.O. Box 22000 San Angelo, TX 76902	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:		\$51.44
ACCT #: Shell P.O. Box 183018 Columbus, OH 43218	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$816.92
ACCT #: Sheridan Childrens P.O. Box 816209 Hollywood, FL 33081	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:		\$25.25
ACCT #: Sprint P.O. Box 660075 Dallas, TX 75266	C	DATE INCURRED: CONSIDERATION: Utility REMARKS:		\$575.09
ACCT #: Stellar Recovery 1845 Hwy 93 S #310 Kalispell, MT 59901	C	DATE INCURRED: CONSIDERATION: Collecting for - The Room Store REMARKS:		Notice Only
ACCT #: Tarrant County Tax Assessor P.O. Box 961018 Fort Worth, TX 76161	C	DATE INCURRED: CONSIDERATION: Property Taxes on Foreclosed Property REMARKS:		\$3,840.63
Sheet no. <u>14</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$5,309.33
		Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: Texas Health P.O. Box 460036 Garland, TX 75046	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:		\$1,321.66
ACCT #: Texas Radiology P.O. Box 2285 Indianapolis, IN 46206-2285	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:		\$92.56
ACCT #: The Room Store P.O. Box 4144 Carol Stream, IL 60197	C	DATE INCURRED: CONSIDERATION: Purchase Money REMARKS:		\$9,079.88
ACCT #: Toys R Us P.O. Box 94012 Palatine, IL 60094	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$782.71
ACCT #: Transworld Systems P.O. Box 15520 Wilmington, DE 19850-5520	C	DATE INCURRED: CONSIDERATION: Collecting for - Pediatric Dental REMARKS:		Notice Only
ACCT #: Tribute P.O. Box 105555 Atlanta, GA 30348-5555	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:		\$740.00
Sheet no. <u>15</u> of <u>16</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal >		\$12,016.81
		Total >		
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: US Attorney General Department of Justice Main Justice Building 10th & Constitution Ave., NW Washington, DC 20530-0001	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: VW Credit P.O. Box 3704 Hilboro, OR 97123	C	DATE INCURRED: CONSIDERATION: Repo Deficiency REMARKS:			\$12,799.48
ACCT #: West Asset Management P.O. Box 790113 St. Louis, MO 63179	C	DATE INCURRED: CONSIDERATION: Collecting for - Medical Center of Lewisville REMARKS:			\$811.96
ACCT #: West Asset Management P.O. Box 790113 St. Louis, MO 63179	C	DATE INCURRED: CONSIDERATION: Collecting for - Medical Center of Lewisville REMARKS:			\$498.57
ACCT #: William T. Neary 1100 Commerce Street Room 9-C-60 Dallas, TX 75242	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			Notice Only
ACCT #: Zales P.O. Box 689182 Des Moines, IA 50368-9182	C	DATE INCURRED: CONSIDERATION: Non-Purchase Money REMARKS:			\$2,884.60
Sheet no. 16 of 16 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >		\$16,994.61
			Total >		\$198,388.62
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Aaron's 770 S Main St #495 Keller, TX 76248	Furniture Lease Contract to be ASSUMED
Progressive Finance 11629 S 700 E Ste 200 Draper, UT 74020	Furniture Lease Contract to be ASSUMED

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse		
	Relationship(s): Daughter	Age(s): 7 2	Relationship(s):
Married			
Employment:	Debtor		Spouse
Occupation	Tech		Admin
Name of Employer	Century Link		Greystone
How Long Employed	5.5 years		10 months
Address of Employer	Bridgeport, TX		222 W Las Colinas Blvd Irving, TX 75039

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$4,901.87	\$4,185.42
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$4,901.87	\$4,185.42
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$482.34	\$280.78
b. Social Security Tax	\$199.44	\$165.16
c. Medicare	\$68.86	\$57.02
d. Insurance	\$69.72	\$258.00
e. Union dues	\$0.00	\$0.00
f. Retirement <u>Voluntary</u>	\$147.05	\$0.00
g. Other (Specify) <u>401(k) Loan</u> / <u>Life Insurance</u>	\$68.31	\$5.04
h. Other (Specify) <u>Life Insurance</u>	\$26.61	\$0.00
i. Other (Specify) <u>Flex Health Plan</u>	\$83.33	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$1,145.66	\$766.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$3,756.21	\$3,419.42
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$828.88
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$828.88
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$3,756.21	\$4,248.30
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		\$8,004.51

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,295.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$525.00
b. Water and sewer	
c. Telephone	
d. Other: Natural Gas	\$60.00
3. Home maintenance (repairs and upkeep)	
4. Food	\$800.00
5. Clothing	\$75.00
6. Laundry and dry cleaning	\$75.00
7. Medical and dental expenses	\$120.00
8. Transportation (not including car payments)	\$700.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$35.00
b. Life	
c. Health	
d. Auto	
e. Other:	\$170.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: Regional Acceptance	\$523.54
b. Other: Mother's House	\$489.21
c. Other: Progressive Finance	\$156.72
d. Other: Aaron's	\$478.58
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$2,181.15
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$7,784.19
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Progressive Finance pays off in 6 months. Aarons pays off in 19 months. Car being purchased through mother pays off in 30 months.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$8,004.51
b. Average monthly expenses from Line 18 above	\$7,784.19
c. Monthly net income (a. minus b.)	\$220.32

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **James M. Kaufman**
Redaina K. Kaufman

CASE NO **11-42702-DML-13**
CHAPTER **13**

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Cell Phones	\$225.00
Cable/Phone/Internet	\$170.00
Paid to Mother for 2004 Nissan	\$404.15
Child Care	\$1,382.00
Total >	\$2,181.15

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. **35**

Date **5/13/2011**

Signature ***/s/ James M. Kaufman***
James M. Kaufman

Date **5/13/2011**

Signature ***/s/ Redaina K. Kaufman***
Redaina K. Kaufman

[If joint case, both spouses must sign.]